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Case 13-20271 Doc 1 Filed 09/04/13 Entered 09/04/13 15:06:49 Main Document Pg 1 of 55

United States Bankruptcy Court Eastern District of Missouri				Voluntar	y Petition
Name of Debtor (if individual, enter Last, First, Middle):		Name of Joint	Debtor (Spouse) (Last, Fi	irst, Middle):	
CURRY, LARRY DARNELL  All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  None	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (If (if more than one, state all): 5274	ΓΙΝ) No./Complete EIN	Last four digits (if more than on		l-Taxpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State) 710 PICKERING ST		Street Address	of Joint Debtor (No. and	Street, City, and Sta	ite
MONTGOMERY CITY, MO	ZIPCODE 63361				ZIPCODE
County of Residence or of the Principal Place of Business:		County of Resi	dence or of the Principal	Place of Business:	
Montgomery  Mailing Address of Debtor (if different from street address	·)·	Mailing Addrag	ss of Joint Debtor (if diffe	arant from street add	drace).
Maining Address of Debtor (if different from street address	5).	Maning Addres	ss of John Debtor (if diffe	erent from street add	iress):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor (if differe	nt from street address at	oove):			
			<u> </u>		ZIPCODE
Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)  Health Care Business	s		Bankruptcy Code U ion is Filed (Check	one box)
✓ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.	Single Asset Real Es 11 U.S.C. § 101 (511	tate as defined in	Chapter 9	Chapter 15 Po	
☐ Corporation (includes LLC and LLP) ☐ Partnership	Railroad Stockbroker	-,	☐ Chapter 11	Main Procee	
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broker Clearing Bank Other		☐ Chapter 12 ☐ Chapter 13	Chapter 15 Po Recognition of Nonmain Pro	of a Foreign
Chapter 15 Debtors	Tax-Exempt 1			Vature of Debts	
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Check box, if ap  Debtor is a tax-exer under Title 26 of th Code (the Internal F	npt organization e United States	Debts are primarily debts, defined in 1 \$101(8) as "incurre individual primaril personal, family, o	1 U.S.C. Led by an ly for a	Debts are primarily business debts.
Filing Fee (Check one box)			household purpose		
Filing Fee (Check one box)  Full Filing Fee attached  Chapter 11 Debtors  Check one box:  Debtor is a small business as defined in  Debtor is not a small business as defined			s defined in 11 U.S.C		
☐ Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Check if: ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).					
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information	1 12				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded an distribution to unsecured creditors.		paid, there will be n	o funds available for		
1-49 50-99 100-199 200-999 1		10,001- 25,000	25,001- 50,000 50,001- 100,000	Over 100,000	
Estimated Assets  \$\begin{array}{ c c c c c c c c c c c c c c c c c c c					
Estimated Liabilities  \$0 to \$50,001 to \$100,001 to \$500,001 \$1,0 \$50,000 \$100,000 \$			\$100,000,001 \$500,000,0 to \$500 to \$1 billion		

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Voluntary Po	etition P	2 0fN55e of Debtor(s): LARRY DARNELL CUF	DDV	
This page must b	be completed and filed in every case)  All Prior Bankruptcy Cases Filed Within Last 8 Years			
ocation	. · ·	Case Number:	Date Filed:	
Where Filed:	NONE	Case (vuinter).	Date Fried.	
ocation Where Filed:	N.A.	Case Number:	Date Filed:	
Pend Vame of Debtor:	ling Bankruptcy Case Filed by any Spouse, Partner or Aff NONE	<b>iliate of this Debtor</b> (If more than one, at Case Number:	ttach additional sheet)  Date Filed:	
District:	-	Relationship:	Judge:	
Astrict.		Relationship.	Judge.	
	Exhibit A		xhibit B d if debtor is an individual	
	d if debtor is required to file periodic reports (e.g., forms	whose debts are primarily consumer debts)		
	ith the Securities and Exchange Commission pursuant to d) of the Securities Exchange Act of 1934 and is requesting er 11)	have informed the petitioner that [he of 12, or 13 of title 11, United State	ed in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, so Code, and have explained the relief I further certify that I delivered to the C. § 342(b).	
Exhibit A	is attached and made a part of this petition.	X /s/ Fredrich J. Cruse Signature of Attorney for Debtor	4 Sep 2013 Date	
	Exhi	hit C		
oes the debtor ov	wn or have possession of any property that poses or is alleged		able harm to public health or safety?	
☐ Yes and I	Exhibit C is attached and made a part of this petition.			
	Eximon C is underied and made a part of this petition.			
<b>√</b> No.				
	Exh	ibit D		
(To be complete	d by every individual debtor. If a joint petition is filed, each		te Exhibit D.)	
Exhibit 1	D completed and signed by the debtor is attached and made a	part of this petition.		
f this is a joint p	1 0 7	r		
_ ` `	D also completed and signed by the joint debtor is attached an	nd made a part of this petition		
L'Allion	Daiso completed and signed by the joint debtor is attached at	id made a part of this petition.		
	Information Rega	arding the Debtor - Venue		
<b>□</b>	(Check an Debtor has been domiciled or has had a residence, princip	y applicable box)	this District for 190 days immediately	
<b>₽</b>	preceding the date of this petition or for a longer part of s		this District for 180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, g	general partner, or partnership pending in t	this District.	
	Debtor is a debtor in a foreign proceeding and has its prin has no principal place of business or assets in the United this District, or the interests of the parties will be served in	States but is a defendant in an action or pr	oceeding [in federal or state court] in	
	Certification by a Debtor Who Resi (Check all ap	des as a Tenant of Residential P	Property	
	Landlord has a judgment against the debtor for possession	•	complete the following.)	
	(Name of I	andlord that obtained judgment)		
	(Address of	of landlord)		
	Debtor claims that under applicable nonbankruptcy law, t	here are circumstances under which the d		
	entire monetary default that gave rise to the judgment for  Debtor has included in this petition the deposit with the co			
	filing of the petition.			
П	Debtor certifies that he/she has served the Landlord with	this certification (11 II S.C. 8 362(1))		

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Case 13-20271 Doc 1 Filed 09/04/13 F B1 (Official Form 1) (04/13)	ntered 09/04/13 15:06:49
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	LARRY DARNELL CURRY
	ntures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only <b>one</b> box.)
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 of title 11 are attached.
X /s/ LARRY DARNELL CURRY Signature of Debtor	Pursuant to 11 U.S.C.§ 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
X Signature of Joint Debtor	
Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
_4 Sep 2013	
Date	(Date)
S	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(b), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
_Hannibal, MO 63401-0914 _(573) 221-1333	Printed Name and title, if any, of Bankruptcy Petition Preparer
Telephone Number  e-mail  A Sep 2013  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
X Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11
Date	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B1 D (Official Form 1, Exhibit D) (12/09)

# UNITED STATES BANKRUPTCY COURT Eastern District of Missouri

In re LARRY DARNELL CURRY	Case No.
Debtor(s)	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the
applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
illness or mental deficiency so as to be incapable of realizing and making rational
decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
extent of being unable, after reasonable effort, to participate in a credit counseling
briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

Signature of Debtor:	/s/ LARRY DARNELL CURRY
	LARRY DARNELL CURRY

Date: 4 Sep 2013

B 201B (Form 201B) (12/09)

# United States Bankruptcy Court **Eastern District of Missouri**

	Case No
Debtor	(If known)
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE
Certification of [Non-Attorne	y] Bankruptcy Petition Preparer
I, the [non-attorney] bankruptcy petition preparer signing ebtor the attached notice, as required by § 342(b) of the Bankruptcy	ng the debtor's petition, hereby certify that I delivered to the aptcy Code
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security
Address:	number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

/s/ LARRY DARNELL CURRY 4 Sep 2013 LARRY DARNELL CURRY Printed Names(s) of Debtor(s)

I, (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy

Case No. (if known)

Code

Signature of Joint Debtor, (if any)

Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**B6 Cover (Form 6 Cover) (12/07)** 

## FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Eastern District of Missouri

In re	LARRY DARNELL CURRY	Case No.	
	Debtor		
		Chapter 7	

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$ 61,500.00		
B – Personal Property	YES	3	\$ 22,200.00		
C – Property Claimed as exempt	YES	1			
D – Creditors Holding Secured Claims	YES	2		\$ 111,438.40	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 22,692.11	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,050.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 2,664.16
тот	FAL	16	\$ 83,700.00	\$ 134,130.51	

Official Form 6 - Statistical Summary (12/07) Case 13-202/1 Doc 1 Filed 09/04/13 Entered 09/04/13 15:06:49 United States Bankruptcy Court	Main Document
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Office States paring upicy Court	
Eastern District of Missouri	

In re	LARRY DARNELL CURRY	Case No.		
	Debtor			
		Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### **State the Following:**

Average Income (from Schedule I, Line 16)	\$ 2,050.00
Average Expenses (from Schedule J, Line 18)	\$ 2,664.16
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20)	\$ 430.00

# **State the Following:**

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 47,523.40
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 22,692.11
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 70,215.51

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In re	LARRY DARNELL CURRY	Case No.	
•	Debtor	(If known)	

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
LOT D,BLK 13.LOTS 3 TO 16,BLK 10,FERGUSON ADD 710 PICKERING ST MONTGOMERY CITY MO 63361	Fee Simple		61,500.00	107,000.00
		ı <b>&gt;</b>	61,500.00	

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(Report also on Summary of Schedules.)

In re	LARRY DARNELL CURRY
	Debtor
	SC

Case No.		
	(If k	nown)

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand.     Checking, savings or other financial accounts,	Х	PEOPLE SAVINGS BANK		300.00
certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		UNITED CREDIT UNION checking 516430 united credit union		50.00 100.00
Security deposits with public utilities, telephone companies, landlords, and others.	Х			
Household goods and furnishings, including audio, video, and computer equipment.		46"samsnug tv,4years old,dell computer 10yre,rca tv 8 yrs old sofa,riding lawn mower huskvarna		1,800.00
		tv & Tablet Furniture Refrigerator		1,000.00 800.00 0.00
<ol> <li>Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.</li> </ol>	Х			
6. Wearing apparel.		wearing apparel		500.00
7. Furs and jewelry.	Х			
<ol><li>Firearms and sports, photographic, and other hobby equipment.</li></ol>		Ruger 9mm		150.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		life-term policy I-812117 No CSV shelter ins		0.00
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

In re	LARRY DARNELL	<b>CURRY</b>
ште		COINI

Case	No.	_

Debtor

(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.	Χ			
14. Interests in partnerships or joint ventures. Itemize.	Χ			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	Х			
Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Χ			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2010 Ford Fusion 30,000 miles 1989 Ranger Pickup 200,000 miles		16,000.00 1,500.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			

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In re	LARRY DARNELL CURRY	Case No.
	Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

29. Machinery, fixtures, equipment, and supplies used in bisiness.  X 30. Inventory.  X 31. Animals.  X 32. Crops - growing or harvested. Give particulars.  X3. Farming equipment and implements.  X 34. Farm supplies, chemicals, and feed.  X 35. Other personal property of any kind not already listed. Itemize.	TYPE OF PROPERTY	N O N E	DESCRIPTI OF	ON AND LOCATION PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
30. Inventory:  31. Animals.  32. Crops- growing or harvested. Give particulars.  33. Farming equipment and implements.  34. Farmi supplies, chemicals, and feed.  35. Other personal property of any kind not already listed. Itemize.	29. Machinery, fixtures, equipment, and supplies	Х				
31. Animals.  32. Crops - gowing or harvested. Give purticulars.  33. Farming equipment and implements.  34. Farm supplies, chemicals, and feed.  35. Other personal property of any kind not already listed. Itemize.		x				
32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.						
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	32. Crops - growing or harvested. Give					
35. Other personal property of any kind not already listed, Itemize.	33. Farming equipment and implements.	Х				
already listed. Itemize.	34. Farm supplies, chemicals, and feed.	Х				
0	35. Other personal property of any kind not already listed. Itemize.	X				
			0	continuation sheets attached	Total	\$ 22,200.00

(If known)

Case	No.	
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**Debtor** 

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the e	exemptions to	which debto	r is entitled 1	under:
(Check one box)	-			

Dector crammo une	empirono to	 	011010100	
(Check one box)				

ш	11 U.S.C. § 522(b)(2)
$\checkmark$	11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$155,675*.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
LOT D,BLK 13.LOTS 3 TO 16,BLK 10,FERGUSON ADD	RSMo §513.475.	100% of FMV	61,500.00
PEOPLE SAVINGS BANK	42 USC 407	300.00	300.00
UNITED CREDIT UNION	RSMo §513.430 (3)	50.00	50.00
checking 516430 united credit union	RSMo §513.430 (3)	100.00	100.00
46"samsnug tv,4years old,dell computer 10yre,rca tv 8 yrs old sofa,riding lawn mower huskvarna	RSMo §513.430 (1)	1,800.00	1,800.00
wearing apparel	RSMo §513.430 (1)	500.00	500.00
Ruger 9mm	RSMo §513.430 (3)	150.00	150.00
life-term policy I-812117 No CSV	RSMo §513.430 (7)	100% of FMV	0.00
2010 Ford Fusion 30,000 miles	RSMo §513.430 (5)	1,000.00	16,000.00
1989 Ranger Pickup 200,000 miles	RSMo §513.430 (5)	1,500.00	1,500.00
	Total exemptions claimed:	5,400.00	

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Case No.	

(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 7254			Incurred: 2009					45,500.00
BB+T MORTGAGE PO.BOX 580022 CHARLOTTE, NC 28258-0022			Lien: First Mortgage Security: Home				107,000.00	5,555
			VALUE \$ 61,500.00					
ACCOUNT NO.2385			Incurred: 5-10-2005					947.00
DELL.PREFERRED PROCESSING CENTER PO.BOX6403 CAROL STREAM, IL 60197-6403			Lien: PMSI Security: tv and tablet				1,947.00	
			VALUE \$ 1,000.00					
ACCOUNT NO. 1790			Incurred: 8-7-2010 Lien: Security Interest					
HARISS.N.A PO.BOX 620 CAROL STREAM, IL 60197-6201			Security: 2010 Ford Fusion				15.00	0.00
			VALUE \$ 16,000.00					
1continuation sheets attached			(Total c	Sub	tota	<sup>1</sup> ≯	\$ 108,962.00	\$ 46,447.00
			(Use only o	7	Γota <sup>*</sup>	<b>&gt;</b>	\$	\$

(Report also on (If applicable, reposition of Schedules) also on Statistical

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) – Cont	•

In re	LARRY DARNELL CURRY	, Case No	
	Debtor		(If known)

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1235			Incurred: 2011					400.00
LOWES PO.BOX 530914 ATLANTA,GA, GA 303530914			Lien: PMSI Security: Refrigerator				1,000.00	
			VALUE \$ 600.00	1				
ACCOUNT NO. 6937  VALUE CITY FURNITURE  PO.BOX 659704  SAN ANTONIO, TX 782659704			Incurred: 2011 Lien: PMSI Security: Furniture				1,476.40	676.40
			VALUE \$ 800.00	1				
ACCOUNT NO.	•		VALUE \$	_				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
Sheet no. 1 of 1 continuation sheets attached Schedule of Creditors Holding Secured Claims	to		Su	btot	al (s	<b>/</b>	\$ 2,476.40	\$ 1,076.40
2 or creations froming secured claims			(Total(s) o	ı unı T	s pa otal	(s)	\$ 111,438.40	\$ 47,523.40

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(Use only on last page) \$\ 111,438.40 \\$

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In re LARRY DARNELL CURRY	. Case No.
Debtor	(if known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.	
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic Support Obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	
Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	he
Wages, salaries, and commissions	

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Case 13-20271

Pg 18 of 55 B6E (Official Form 6E) (04/13) - Cont. LARRY DARNELL CURRY Case No.\_ Debtor (if known) Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

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\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

continuation sheets attached

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In teARRY DARNELL CURRY	Case No
Debtor	(If known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

							- <b>J F</b> J -	or Claims Listed	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									
Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346							Notice Only	Notice Only	Notice Only
ACCOUNT NO.									
Missouri Dept of Revenue PO Box 3390 Jefferson City, MO 65105-3390							Notice Only	Notice Only	Notice Only
ACCOUNT NO.									
ACCOUNT NO.									
	-								
Sheet no. 1 of 1 continuation sheets attached Creditors Holding Priority Claims	to S	chedul	Some of (Totals of				\$ 0.00	\$ 0.00	\$ 0.00
	Creditors Holding Priority Claims  Total  (Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)								
of Schedules)  Totals  (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)  \$ 0.00 \$ 0.00									

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In re	LARRY DARNELL CURRY	,	Case No		
	Debtor	ŕ		(If known)	

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2941  BANK AMERICA PO.BOX 851001  DALLAS, TX 75285-1001			Incurred: 2006 Consideration: Credit cards				3,907.28
ACCOUNT NO. 3294  CAPITOL ONE BANK PO.BOX 60599 CITY OF INDUSTRY, CA 91716-0599			Incurred: 2003 Consideration: Credit cards				2,585.59
ACCOUNT NO. 3997  CITI BANK  PO.BOX 6500  SIOUX FALLS, SD 57117-6500			Incurred: 2010 Consideration: Credit cards				8,798.95
ACCOUNT NO. 0053  DIRECT MERCHANTS PAYMENT CENTER PO.BOX 5241 CAROL STREAM, ID 60197-5241			Incurred: 2003 Consideration: Credit cards				400.00
continuation sheets attached	•			Subt T	otal 'otal		\$ 15,691.82 \$

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In re	LARRY DARNELL CURRY	<del>,</del>	<b>Case No.</b>	
	LADDY DADNELL CLIDDY			

# SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Kim Schwartzkopf Attorney at Law 2600 Forum Blvd Suite A Columbia, MO 65203			Consideration: Atty for Tower Loan				Notice Only
ACCOUNT NO. 1564  TOWER LOANS 118 W JAACKSON ST MEXICO, MO 65265			Incurred: 2012 Consideration: Personal loan				2,200.00
ACCOUNT NO. 2420  WAL MART PO.BOX530927 ATLANTA,GA, GA 303530927			Incurred: 2006 Consideration: Credit cards				4,800.29
ACCOUNT NO.							
ACCOUNT NO.				Sub			

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 7,000.29

Total ➤ \$ 22,692.11

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re	LARRY DARNELL CURRY	Case No.	
	Debtor		(if known)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
AT & T Mobility Po Box 650553 Dallas Tx, 75265	\$30.00 paid by debtor, daughter and girl friend pay \$50 on same contract

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In re	LARRY DARNELL CURRY	Case No.	
·	Debtor	_	(if known)

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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In re\_\_\_LARRY DARNELL CURRY Case (if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE								
Status: Single	RELATIONSHIP(S): No dependents		AGE(S):						
<b>Employment:</b>	DEBTOR		SPOUSE						
Occupation	Disabled								
Name of Employer									
How long employed	0 yrs, 0 mos								
Address of Employer			N.A.						
INCOME: (Estimate of average	e or projected monthly income at time case filed)		DEBTOR	SPO	OUSE				
. Monthly gross wages, salar	y, and commissions	\$	0.00	\$	N.A.				
(Prorate if not paid mont	hly.)	Ψ_		Φ					
2. Estimated monthly overtime	e	\$_	0.00	\$	<u>N.A.</u>				
3. SUBTOTAL		\$ _	0.00	\$	N.A				
I. LESS PAYROLL DEDUCT	TIONS								
- D11 41:-	1	\$	0.00	\$	N.A.				
<ul><li>a. Payroll taxes and socia</li><li>b. Insurance</li></ul>	ii security	\$	0.00	\$	N.A.				
c. Union Dues		\$	0.00	\$	N.A				
d. Other (Specify:		) \$	0.00	\$	N.A.				
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$	0.00	\$	N.A.				
5 TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	N.A.				
7. Regular income from opera	tion of business or profession or farm	\$	0.00	\$	N.A.				
(Attach detailed statement)									
8. Income from real property		\$	0.00	\$	N.A				
9. Interest and dividends		\$	0.00	\$	N.A				
10. Alimony, maintenance o	or support payments payable to the debtor for the	\$	0.00	\$	N.A				
debtor's use or that of depe		Ψ	0.00	Ψ					
<ol> <li>Social security or other go (Specify) SS Disability</li> </ol>	overnment assistance	\$	1,620.00	\$	N.A				
12. Pension or retirement inco	ome	<del></del>	0.00	\$	N.A				
13. Other monthly income	bie Hall Contribution to Household	\$	430.00	\$	N.A.				
(Specify)		**************************************	0.00	\$	N.A.				
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	_2,050.00	\$	N.A.				
5. AVERAGE MONTHLY II	NCOME (Add amounts shown on Lines 6 and 14)	\$	2,050.00	\$	N.A.				
	MONTHLY INCOME (Combine column totals		\$2	2,050.00	_				
from line 15)		ort also on Summatatistical Summary							

17.	Describe any increase	or decrease in income r	reasonably anticipated to	occur within the year	following the filing	of this document

None

In re_	LARRY DARNELL CURRY	Case No.
	Debtor	(if known)

# ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

calculated on this form may differ from the deducti	lebtor's spouse maintains a separate household. Complete a se		
Rent or home mortgage payment (include lot rented	l for mobile home)	\$	618.36
a. Are real estate taxes included?	Yes No <b>\</b>		
b. Is property insurance included?	Yes No		
2. Utilities: a. Electricity and heating fuel	•	\$	275.00
b. Water and sewer		\$	75.00
c. Telephone		\$	150.00_
d. Other		\$	0.00
3. Home maintenance (repairs and upkeep)			65.00
4. Food		\$	100.00_
5. Clothing		\$	50.00_
6. Laundry and dry cleaning		\$	50.00_
7. Medical and dental expenses		\$	200.00_
8. Transportation (not including car payments)		\$	120.00
9. Recreation, clubs and entertainment, newspapers, n	nagazines, etc.		0.00
10.Charitable contributions			0.00
11.Insurance (not deducted from wages or included in	home mortgage payments)		
a. Homeowner's or renter's		\$	100.00
b. Life		\$	66.00
c. Health		\$	100.00_
d.Auto		\$	100.00_
e. Other		\$	0.00_
12.Taxes (not deducted from wages or included in hor			
(Specify)		\$	100.00
13. Installment payments: (In chapter 11, 12, and 13 c			
a. Auto		\$	326.80
b. Other Value city and Lowes			109.00
c. Other Dell		\$	59.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not		\$	0.00
16. Regular expenses from operation of business, prof	ession, or farm (attach detailed statement)	\$	0.00
17. Other		\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines	1-17. Report also on Summary of Schedules and,	\$	2,664.16
if applicable, on the Statistical Summary of Certain Li	abilities and Related Data)	<u> </u>	,
19. Describe any increase or decrease in expenditures	reasonably anticipated to occur within the year following the f	iling of this docum	ent:
None			
20. STATEMENT OF MONTHLY NET INCOME			
a. Average monthly income from Line 15 of	f Schedule I	\$	2,050.00
b. Average monthly expenses from Line 18	above	\$	2,664.16
c. Monthly net income (a. minus b.)		\$	-614.16

(If known)

LARRY DARNELL CURRY

In re

	Case No.	_
Debtor		

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_18\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief. Signature: /s/ LARRY DARNELL CURRY Date 4 Sep 2013 Not Applicable Date (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, Social Security No. (Required by 11 U.S.C. § 110.) of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document. Address Signature of Bankruptcy Petition Preparer

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

## DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the	[the president or other officer or	an authorized agent of the corn	poration or a member
or an authorized agent of the partnership ] of the	·		
in this case, declare under penalty of perjury that			· ·
shown on summary page plus 1), and that they a	he true and correct to the best of my ki	lowledge, information, and bene	<b>31.</b>
Date	Signature:		
		[Print or type name of individual si	igning on behalf of debtor.]
[An individual signing on beh	half of a partnership or corporation must in	dicate position or relationship to de	ebtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# Doc 1 Filed 09/04/13 Entered 09/04/13 15:06:49 Main Document UNITED STAPLES BASKRUPTCY COURT

Eastern District of Missouri

In Re	LARRY DARNELL CURRY	Case No.
		(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

20132012

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
24000.00 THYSENKRUPP INDUSTRIAL

2011 38000.00 THYSENKRUPP INDUSTRIAL

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE AMOUNT** 

2013 12960.00 Social Security 2012 4860.00 Social Security

None

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
BB+T MORTGAGE PO.BOX 580022 CHARLOTTE, NC 252580022	monthly through July	618.26	107000
HARRIS NA PO.BOX CAROL STREAM, IL 601976201	Monthly	326.80	15000

None  $\boxtimes$ 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) □ any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\*Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**  **AMOUNT PAID** 

AMOUNT STILL **OWING** 

None

 $\boxtimes$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF **PAYMENTS**  AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Tower Loan v Larry Curry Case NO: 13AA-AC00184

Lawsuit

Montgomery County Missouri

Pending

None  $\boxtimes$ 

Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None  $\boxtimes$ 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and Receiverships

None  $\boxtimes$ 

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **ASSIGNEE** 

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

 $\boxtimes$ 

List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **CUSTODIAN** 

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts

None  $\boxtimes$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY DATE OF **GIFT** 

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None  $\boxtimes$ 

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Fredrich J Cruse The Cruse Law Firm 718 Broadway Po Box 914 Hannibal, MO 63401

Access Counseling

8/28/2013

\$35.00

\$1,000.00

## 10. Other transfers

None  $\boxtimes$ 

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

 $\boxtimes$ 

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None  $\boxtimes$ 

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None M

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF **CONTENTS** 

DATE OF TRANSFER OR SURRENDER, IF ANY List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

 $\boxtimes$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  $\boxtimes$ 

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL** LAW

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None  $\boxtimes$ 

> NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None  $\boxtimes$ 

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

**ADDRESS** 

NATURE OF BUSINESS BEGINNING AND

**ENDING DATES** 

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

 $\boxtimes$ NAME

**ADDRESS** 

[Questions 19 - 25 are not applicable to this case]

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Address

Signature of Bankruptcy Petition Preparer

[If completed by an individual or individual and spouse] I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct. 4 Sep 2013 /s/ LARRY DARNELL CURRY Signature Date of Debtor LARRY DARNELL CURRY continuation sheets attached Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571 DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Social Security No. (Required by 11 U.S.C. § 110(c).) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

## B8 (Official Form 8) (12/08)

# UNITED STATES BANKRUPTCY COURT Eastern District of Missouri

	LARRY DARNELL CURRY			
In re			Case No.	
111 10	Debtor	,	Cube 110.	Chapter 7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: BB+T Mortgage PO Box 580022 Charlotte, NC 28258-0022	Describe Property Securing Debt: LOT D,BLK 13.LOTS 3 TO 16,BLK 10,FERGUSON ADD	
Property will be (check one):  Surrendered Retained		
If retaining the property, I intend to (check at least one):		
Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. §522(f)).	(for example, avoid lien	
Property is (check one):  Claimed as exempt	Not claimed as exempt	
Property No. 2 (if necessary)		
Creditor's Name: Harriss, NA PO Box 620	Describe Property Securing Debt: 2010 Ford Fusion 30,000 miles	
Carol Stream, IL 60197-6201		
Property will be (check one):  Surrendered	·	
If retaining the property, I intend to (check at least one):		
Redeem the property		
Reaffirm the debt		
Other. Explain(for example, avoid lien		
using 11 U.S.C. §522(f)).		
Property is (check one):  Claimed as exempt	7 Novel to the control of the contro	
Claimed as exempt	Not claimed as exempt	

#### 

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for Each unexpired lease. Attach additional pages if necessary.)

Property No. 1					
Lessor's Name: AT & T Mobility	Describe Leased Property: \$30.00 paid by debtor, daughter	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):			
Po Box 650553 Dallas Tx, 75265	and girl friend pay \$50 on same contract	☑ YES ☐ NO			
Property No. 2 (if necessary)					
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):			
		☐ YES ☐ NO			
		-			
Property No. 3 (if necessary)					
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. §365(p)(2)):			
		☐ YES ☐ NO			
	if any) hat the above indicates my intention as to an l property subject to an unexpired lease.	ny property of my			
Date: 4 Sep 2013	/s/ LARRY DARNELL	. CURRY			
	Signature of Debtor				
	Signature of Joint Debtor				

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

## PART A - Continuation

Property No: 3				
Creditor's Name: Dell Financial Services PO Box 6403 Carol Stream IL 60197-6403			Describe Property Securing De tv & Tablet	bt:
Property will be (check one):  Surrendered  If retaining the property, I intend to  Redeem the property  Reaffirm the debt  Other. Explain	(check at least o	Retained ne):		_ (for example, avoid lien
using 11 U.S.C.§522(f)).  Property is (check one):  Claimed as exempt		₫	Not claimed as exempt	
Property No: 4				
Creditor's Name: VALUE CITY FURNITURE PO.BOX 659704 SAN ANTONIO, TX 782659704			Describe Property Securing De Furniture	bt:
Property will be (check one):  Surrendered  If retaining the property, I intend to  Redeem the property  Reaffirm the debt  Other. Explain  using 11 U.S.C.§522(f)).	(check at least o			_ (for example, avoid lien
Property is (check one):  Claimed as exempt		4	Not claimed as exempt	

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION (Continuation Sheet)

PART A - Continuation

Property No: 5	
Creditor's Name: Lowes/GECRB PO Box 530914 Georgia 30353 - 0914	Describe Property Securing Debt: Refrigerator
Property will be (check one):	
☐ Surrendered <b>▼</b> Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C.§522(f)).	
Property is (check one):  Claimed as exempt	Not claimed as exempt

B 203 (12/94)

### UNITED STATES BANKRUPTCY COURT

Eastern District of Missouri

In re:

LARRY DARNELL CURRY

Case No. Chapter 7

Debtor(s)

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr . P. 2016(b), I certify that I am the attorney for the above-named

	one year before the filing of the petition in bankruptcy, or agreed to ed on behalf of the debtor(s) in contemplation of or in connection
For legal services, I have agreed to accept	\$ 1,000.00
Prior to the filing of this statement I have received	1000.00
Balance Due	\$ 0.00
The source of the compensation paid to me was:     Debtor (specify)	Other

# Case 13-20271 Doc 1 Filed 09/04/13 Entered 09/04/13 15:06:49 Main Document Pg 41 of 55

3. The source of compensation to be paid to me is:  Debtor  Other
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statements of affairs and plan w hich may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
Fees are calculated at the rate of \$200.00 per hour and are due for the balance of post-petition work after application of the retainer.
e. [Other provisions as needed]

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

·	` ,		
4 Sep 2013		/s/Fredrich J. Cruse	23480MO
Date		Signature of Attorney	
	Name of law firm	The Cruse Law Firm 718 Broadway, P.O. Box 914 Hannibal, MO 63401-0914 (573) 221-1333 fax (573) 221-1448	

AT & T Mobility Po Box 650553 Dallas Tx, 75265

BANK AMERICA PO.BOX 851001 DALLAS, TX 75285-1001

BB+T MORTGAGE PO.BOX 580022 CHARLOTTE, NC 28258-0022

CAPITOL ONE BANK
PO.BOX 60599
CITY OF INDUSTRY, CA 91716-0599

CITI BANK
PO.BOX 6500
SIOUX FALLS, SD 57117-6500

DELL.PREFERRED PROCESSING CENTER PO.BOX6403 CAROL STREAM, IL 60197-6403

DIRECT MERCHANTS
PAYMENT CENTER PO.BOX 5241
CAROL STREAM, ID 60197-5241

HARISS.N.A PO.BOX 620 CAROL STREAM, IL 60197-6201

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Kim Schwartzkopf Attorney at Law 2600 Forum Blvd Suite A Columbia, MO 65203 LOWES
PO.BOX 530914
ATLANTA,GA, GA 303530914

Missouri Dept of Revenue PO Box 3390 Jefferson City, MO 65105-3390

TOWER LOANS 118 W JAACKSON ST MEXICO, MO 65265

VALUE CITY FURNITURE PO.BOX 659704 SAN ANTONIO, TX 782659704

WAL MART
PO.BOX530927
ATLANTA,GA, GA 303530927

### UNITED STATES BANKRUPTCY COURT Eastern District of Missouri

In re	LARRY DARNELL CURRY	,						
	Debtor		Case No.					
			Chapter7					
	VERIFICATION OF LIST OF CREDITORS							
true,	I hereby certify under penalty of perjury that the attached List of Creditors which consists of 2 pages, is true, correct and complete to the best of my knowledge.							
Date	4 Sep 2013	Signature of Debtor	/s/ LARRY DARNELL CURRY  LARRY DARNELL CURRY					

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	According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):
In re LARRY DARNELL CURRY	☐ The presumption arises.
Debtor(s)	<b>☐</b> The presumption does not arise.
Case Number:	$\square$ The presumption is temporarily inapplicable.
(If known)	

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by §707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1.4	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	☐ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;  OR
	b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION							
2	<ul> <li>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</li> <li>a. ✓ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.</li> <li>d. ☐ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</li> </ul>						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.					Column B Spouse's Income	
3	Gross	wages, salary, tips, bonuses, overtime, commissions.		\$	0.00	\$ N.A.	
4	Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses						
	a.	Gross receipts	\$ 0.00				
	b.	Ordinary and necessary business expenses	\$ 0.00				
	c.	Business income	Subtract Line b from Line a	\$	0.00	\$ N.A.	
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.						
5	a.	Gross receipts	\$ 0.00				
	b.	Ordinary and necessary operating expenses	\$ 0.00				
	c.	Rent and other real property income	Subtract Line b from Line a	\$	0.00	\$ N.A.	
6	Interes	st, dividends and royalties.		\$	0.00	\$ N.A.	
7	Pension and retirement income.		\$	0.00	\$ N.A.		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; If a payment is listged in Column A, do not report that payment in Column B.			\$		\$ N.A.	
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$ 0.00 Spouse \$ N.A.			\$	0.00	\$ N.A.	

10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.    a.   Debbie Hall Contribution to Household   \$ 430.00     b.   \$ 0.00	\$	430.00	\$ N.A.	
	Total and enter on Line 10  Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A,	+	100.00	14.74.	
11	and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$	430.00	\$ N.A.	
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$		430.00	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.				
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence:Missouri b. Enter debtor's household size:2			\$51,784.00	
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the "The presumption do arise" box at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this state.				

### Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)	
16	Enter the amount from Line 12.	\$ N.A.
17	<b>Marital adjustment</b> . If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.	
	a. \$	
	b.   \$	
	c.   \$	
	Total and enter on Line 17.	\$ N.A.
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$ N.A.

	Part V. CA	LCULATION	OF I	DEDUCTIO	NS FROM INCO	OME		
	Subpart A: Deduct	ions under St	andar	ds of the Int	ernal Revenue S	ervice (IRS)	)	
19A	National Standards: food, clothin National Standards for Food, Cloth information is available at <a href="www.usenumber">www.usenumber</a> of person is the number tha return, plus the number of any addi	ing and Other It doj.gov/ust/ or f t would currentl	ems for rom the y be al	the applicable clerk of the blowed as exem	e number of person ankruptcy court.) ' aptions on your fed	s. (This The applicable		\$ N.A.
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.						of 5 gory ons	
	Persons under 65 years of age		Perso	ns 65 years o	f age or older			
	a1. Allowance per person	N.A.	a2.	Allowance	per person	N.A.		
	b1. Number of persons	N.A.	b2.	Number of	persons			
	c1. Subtotal	N.A.	c2.	Subtotal		N.A.		\$ N.A.
20A	Local Standards: housing and utilities Utilities Standards; non-mortgage es available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or to consists of the number that would cu the number of any additional dependence.	xpenses for the a from the clerk of arrently be allow	applical f the ba ved as e	ole county and nkruptcy cour exemptions on	family size. (This t.) The applicable	information is family size		\$ N.A.
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						the	
	a. IRS Housing and Utilities Sta	ındards; mortgaş	ge/renta	ıl expense	\$	N.A.	]	
	b. Average Monthly Payment for home, if any, as stated in Line		ired by	your	\$	N.A.		
	c. Net mortgage/rental expense				Subtract Line b fr	om Line a		\$ N.A.
21	Local Standards: housing and utilities 20B does not accurately compute the Utilities Standards, enter any additing your contention in the space below:	ne allowance to onal amount to	which y	ou are entitle	d under the IRS Ho	using and		
								\$ N.A.

	Local Standards: transportation; vehicle operation/public transportation an expense allowance in this category regardless of whether you pay the eregardless of whether you use public transportation.			
22A	Check the number of vehicles for which you pay the operating expenses of are included as a contribution to your household expenses in Line 8. $\square$ 0 $\square$ 1 $\square$ 2 or more.	r for which the operating expenses		
	If you checked 0, enter on Line 22A the "Public Transportation" amount for Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Op Local Standards: Transportation for the applicable number of vehicles in the Statistical Area or Census Region. (These amounts are available at <a href="https://www.uthebankruptcy.ourt.">www.uthebankruptcy.ourt.</a> )	erating Costs" amount from IRS he applicable Metropolitan	\$	N.A.
22B	Local Standards: transportation; additional public transportation expenses for a vehicle and also use public transportation, and you contend additional deduction for your public transportation expenses, enter on Line amount from IRS Local Standards: Transportation. (This amount is availathe clerk of the bankruptcy court.)	that you are entitled to an e 22B the "Public Transportation"	\$	N.A.
23	Local Standards: transportation ownership/lease expense; Vehicle 1. 0 which you claim an ownership/lease expense. (You may not claim an own two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy courd Average Monthly Payments for any debts secured by Vehicle 1, as stated is Line a and enter the result in Line 23. Do not enter an amount less than	S Local Standards: Transportation t); enter in Line b the total of the in Line 42; subtract Line b from		
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ N.A. \$ N.A.		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	N.A.
	Local Standards: transportation ownership/lease expense; Vehicle 2.	Complete this Line		
	only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy cour Average Monthly Payments for any debts secured by Vehicle 2, as stated Line a and enter the result in Line 24. <b>Do not enter an amount less than</b>	t); enter in Line b the total of the in Line 42; subtract Line b from		
24	a. IRS Transportation Standards, Ownership Costs	\$ N.A.		
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ N.A.		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	N.A.
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.			
26	Other Necessary Expenses: involuntary deductions for employment. Expayroll deductions that are required for your employment, such as retirement uniform costs. Do not include discretionary amounts, such as voluntary	ent contributions, union dues, and	\$	N.A.
27	Other Necessary Expenses: life insurance. Enter total average monthly term life insurance for yourself. Do not include premiums for insurance life or for any other form of insurance.	on your dependents, for whole	\$	N.A.
20	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total marequired to pay pursuant to the order of a court or administrative agency, s			
28	payments. Do not include payments on past due obligations included in		\$	N.A.

29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for	¢	
	whom no public education providing similar services is available.	\$	N.A.
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$	N.A.
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$	N.A.
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$	N.A.
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32	\$	N.A.
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32.		
	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.    a. Health Insurance \$ N.A.		
	b. Disability Insurance \$ N.A.		
2.4	c. Health Savings Account \$ N.A.		
34	Total and enter on Line 34.	\$	N.A.
	If you do not actually expend this total amount, state your actual average expenditures in the space below:  \$ N.A.		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$	N.A.
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$	N.A.
37	Home energy costs Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$	N.A.
	Education expenses for dependent children less than 18. Enter the total average monthly		
38	expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$	N.A.

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	cloth Nati www	ning expenses exceed the combinonal Standards, not to exceed 5%	nse. Enter the total average monthlated allowances for food and clothin of of those combined allowances. ('k of the bankruptcy court.) You monable and necessary.	ng (apparel and ser This information is	vices) in the IRS available at	\$	N.A.
40			s. Enter the amount that you will charitable organization as defined			\$	N.A.
41	Tota	al Additional Expense Deduction	ons under § 707(b). Enter the tota	l of Lines 34 throu	gh 40.	\$	N.A.
		Sul	bpart C: Deductions for De	ebt Payment			
	you Payı total filin	own, list the name of creditor, id ment, and check whether the pay of all amounts scheduled as con	s. For each of your debts that is selentify the property securing the dement includes taxes or insurance. I tractually due to each Secured Cred by 60. If necessary, list additional on Line 42.	ebt, state the Avera The Average Mont editor in the 60 mon all entries on a separ	ge Monthly hly Payment is the oths following the	;	
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?		
	a.			\$	☐ yes ☐ no		
	b.			\$	☐ yes ☐ no		
	c.			\$	☐ yes ☐ no		
				Total: Add Line a, b and c		\$	N.A.
	resid you in ad amo	dence, a motor vehicle, or other p may include in your deduction 1 ddition to the payments listed in 1 unt would include any sums in d and total any such amounts in th	If any of the debts listed in Line property necessary for your suppor /60th of any amount (the "cure and Line 42, in order to maintain posse efault that must be paid in order to be following chart. If necessary, lis	t or the support of nount") that you mu ession of the proper avoid repossession	your dependents, ust pay the creditor ty. The cure or foreclosure.		
43		Name of Creditor	Property Securing the Debt	1/60th of th	e Cure Amount		
	a.			\$			
	b.			\$			
	c.			\$		\$	N.A.
			aims. Enter the total amount, divi				
44			ony claims, for which you were li- ations, such as those set out in L		your bankruptcy	\$	ΝΔ

45	follow experiments a. b.	Projected average monthly Chapter 13 plan payment.  Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  Average monthly administrative expense of Chapter 13 case  Deductions for Debt Payment. Enter the total of Lines 42 through 45.	* N.A.  X N.A.  Total: Multiply Lines a and b	\$ \$	N.A.
47	T. 4.1	Subpart D: Total Deductions from Inco		\$	
47	Total	of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41		Ъ	N.A.
10	<b>D</b> 4	Part VI. DETERMINATION OF § 707(b)(2) PRI	ESUMPTION	Τ.	
		the amount from Line 18 (Current monthly income for § 707(b)(2)) the amount from Line 47 (Total of all deductions allowed under § 707(b)	)(2))	\$	N.A.
49 50		nly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 an		\$	N.A.
		onth disposable income under § 707(b)(2). Multiply the amount in Line 50 li		\$	N.A.
51		he result.		\$	N.A.
52	of Ti of Ti pa the	I presumption determination. Check the applicable box and proceed as dire the amount on Line 51 is less than \$7,475*. Check the box for "The presumpthis statement, and complete the verification in Part VIII. Do not complete the the amount set forth on Line 51 is more than \$12,475*. Check the "Presumpter 1 of this statement, and complete the verification in Part VIII. You may also remainder of Part VI.  The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Conthrough 55).	e remainder of Part VI.  ption arises" box at the top so complete Part VII. Do	of not comple	te
53	Enter	the amount of your total non-priority unsecured debt		\$	N.A.
54		<b>hold debt payment amount.</b> Multiply the amount in Line 53 by the number		\$	N.A.
55		dary presumption determination. Check the applicable box and proceed as the amount on Line 51 is less than the amount on Line 54. Check the box for of page 1 of this statement, and complete the verification in Part VIII. The amount on Line 51 is equal to or greater than the amount on Line 54. It is easily at the top of page 1 of this statement, and complete the verification in Part II.	or "The presumption does Check the box for "The pr	resumption	
		Part VII: ADDITIONAL EXPENSE CLA	AIMS		
	and w	Expenses. List and describe any monthly expenses, not otherwise stated in elfare of you and your family and that you contend should be an additional de § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page ly expense for each item. Total the expenses.  Expense Description	eduction from your curren	t monthly in	ncome
56	_	n.	\$	N.A.	
	-	0.	\$	N.A.	
		Total: Add Lines a hand a	\$	N.A.	
		Total: Add Lines a, b and c		N.A.	

<sup>\*</sup>Amounts are subject to adjustment on 4/1/2016, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Pa	rt VIII: VE	CRIFICATION
	I declare under penalty of perjury that the in both debtors must sign.)	formation prov	rided in this statement is true and correct. (If this a joint case,
	Date: 4 Sep 2013	Signature: _	/s/ LARRY DARNELL CURRY (Debtor)
57	Date:	Signature: _	(Joint Debtor, if any)

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	Form 2	22 Conti	nuation Sheet		
Income Month 1			Income Month 2		
Gross wages, salary, tips	0.00	0.00	Gross wages, salary, tips	0.00	0.0
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	430.00	0.00	Other Income	430.00	0.0
Income Month 3			Income Month 4		
Gross wages, salary, tips	0.00	0.00	Gross wages, salary, tips	0.00	0.0
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	430.00	0.00	Other Income	430.00	0.0
Income Month 5			Income Month 6		
Gross wages, salary, tips	0.00	0.00	Gross wages, salary, tips	0.00	0.0
Income from business	0.00	0.00	Income from business	0.00	0.0
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	430.00	0.00	Other Income	430.00	0.0
	Additional	Items as			

## Remarks